

# Maricopa County Ryan White Part A Program Policy and Procedures

# Health Insurance Premium and Cost Sharing Assistance

Effective Date: 03/01/2011 Revised Date: 03/01/2011 Reviewed Date: 01/10/11

## **PURPOSE:**

To guide the administration of Ryan White Part A Program's Health Insurance Premium and Cost Sharing Assistance service. The administration of funds must be consistent with Part A client eligibility criteria and the service category definitions established by the Ryan White Part A Program Planning Council.

The Ryan White HIV/AIDS Treatment Extension Act of 2009 defines core medical services (including co-occurring conditions) as including: outpatient and ambulatory health services; medications; pharmaceutical assistance; oral health care; early intervention services; health insurance premium and cost sharing assistance for low-income individuals; home health care; medical nutrition therapy; hospice services; home and community based health services; mental health services; substance abuse outpatient care; and medical case management, including treatment adherence services.

### **POLICIES:**

- Applications must be submitted through a Ryan White Part A case manager.
- Under no circumstances may Ryan White Part A funds be used to make direct payments to clients.
- All communications made on behalf of the client are to be documented in the client chart and must include a date, time, person(s) spoken with and brief summary was communicated in adherence with the client charting definition.
- All activities performed must be directly related to the HIV-related clinical status of an eligible client and documented appropriately in the client chart.
- Appropriate client authorized releases of information must be on file to allow for the
  proper inter-provider communications needed to increase the likelihood of desired health
  outcomes related to the HIV-related clinical status of an eligible client.
- All fee- for- service reimbursements made under this service are limited to the current Arizona Health Care Cost Containment System (AHCCCS) reimbursement rates, as applicable, or a reasonable rate approved by the Administrative Agency. Contractors with direct cost reimbursement contracts will be reimbursed for actual/allowable costs incurred during the contract period.
- Specific clinical outcomes (as defined by the Maricopa County Ryan White Part A Office) need to be measured and reported for this service.
- Clients may be eligible to receive services up to the capped amount for each eligible service listed.



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- Health Insurance and Cost-Sharing Assistance may include dental insurance coverage only if dental insurance is included as a component of the plan that the client is seeking assistance with (including COBRA).
- All direct service providers must meet the service category's Standards of Care as defined by the Ryan White Part A Planning Council.

# **DEFINITIONS:**

# Health Insurance Premium & Cost Sharing Assistance:

Includes the provision of financial assistance for eligible individuals living with HIV to maintain a continuity of health insurance or to receive medical benefits under health insurance programs. This includes premium payments.

## **Client Charting:**

All paper chart documents must be original documentation and contain original dates and signatures of contract budgeted staff providing services i.e. assessments, treatment plans and progress notes. All Electronic Medical Records must include authenticated, dated electronic signatures. The AA will only review documentation that is authenticated original documentation, and will not accept copies of assessments, treatment plans and progress notes as acceptable documentation of services provided. Any records that do not include authenticated signatures of budgeted contract staff providing services will be considered unallowable units, and will not be reimbursed.

#### **CLIENT ELIGIBILITY CRITERIA:**

To be eligible for this service, a client must meet all of the standard eligibility criteria as defined in Section 3 Eligibility. For the Federal Poverty Limits for this service category, see Appendix – Menu of Services. In addition, the client must:

Risk discontinuation of medical and/or dental services

### **ELIGIBLE COSTS AND SERVICES:**

#### Health Insurance Premium and Cost Sharing Assistance:

 Public or private health insurance premiums, including COBRA, if the applicant is in eminent danger of an insurance lapse.

#### Maximum assistance available:

• Until \$3000 cap is reached, or until COBRA 18 month timeframe is reached. Client may receive a total of \$3000 or a total of 18 months of assistance.